

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Monica B. Tobak**  
**fka Monica B. Nalbone**  
Debtor(s)

Bankruptcy Case No.: 12-23279-JAD  
Doc. # 82  
Chapter: 13  
Docket No.: 83 – 82  
Concil. Conf.: January 26, 2017 at 09:30 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **December 8, 2016**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 23, 2016**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 26, 2017 at 09:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 24, 2016

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Monica B. Tobak  
 Debtor

Case No. 12-23279-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Oct 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2016.

db +Monica B. Tobak, P.O. Box 342, Uledi, PA 15484-0342  
 cr +RWLS IV Holdings LLC c/o Clearspring Loan Services, P.O. Box 4869, Dept #446,  
 Houston, TX 77210-4869  
 13411078 +BMG Music Service, Music Customer Service, 1225 South Market Street,  
 Mechanicsburg, PA 17055-4724  
 13411080 +BSI Financial Services, Inc., 314 South Franklin Street, P.O. Box 517,  
 Titusville, PA 16354-0517  
 13411081 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, c/o TSYS Total Debt Management, P.O. Box 5155,  
 Norcross, GA 30091)  
 13411084 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Inc., P.O. Box 14931,  
 Pittsburgh, PA 15234-0931)  
 13411086 +Convergent Healthcare Recoveries, Inc., P.O. Box 1289, Peoria IL 61654-1289  
 13411088 Emergency Resource Management, Inc., P.O. Box 371980, Pittsburgh, PA 15250-7980  
 13411089 +Figi's Inc, P.O. Box 7713, Marshfield WI 54449-7713  
 13411090 Foundation Radiology Group, PC, 75 Remittance Drive--Dept. 3310, Chicago, IL 60675-1001  
 13411091 +HSBC Mortgage Services, Bankruptcy Department, P.O. Box 21188, Saint Paul, MN 55121-0188  
 13411093 +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 13411104 Karen Tait, 324 Mountain Road, Uniontown, PA 15401  
 13411092 +Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680  
 13411096 +National Credit Solutions, P.O. Box 15779, Oklahoma City, OK 73155-5779  
 13411097 +North Shore Agency, Inc., P.O. Box 4945, Trenton, NJ 08650-4945  
 13411098 +Northwest Consumer Discount Company, P.O. Box 7014, Uniontown PA 15401-0498  
 13411100 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, P.O. Box 12903, Norfolk, VA 23541)  
 13470963 +RWLS IV HOLDINGS, LLC, et al, BSI Financial Services, PO Box 517,  
 314 South Franklin Street, Titusville, PA 16354-2168  
 13602677 +RWLS IV Holdings, LLC, C/O Clearspring Loan Services, P.O. Box 4869, Dept. #446,  
 Houston, TX 77210-4869  
 13598113 +RWLS IV Holdings, LLC, C/O Clearspring Loan Services, f/k/a Acqura Loan Services,  
 P.O. Box 4869 Dept. #446, Houston, TX 77210-4869  
 13411101 +RWLS IV Holdings, LLC, 4864 East Baseline Road #103, Mesa, AZ 85206-4629  
 14139852 +RWLS IV Holdings, LLC, c/o Statebridge Company, LLC, 5680 Greenwood Plaza Blvd, Suite 100S,  
 Greenwood Village, CO 80111-2404  
 13411083 +Ricardo J. Cicconi, Esq., 45 East Main Street--Suite 100, Uniontown, PA 15401-3588  
 13411102 Shell Gasoline Card Center, P.O. Box 6406, Sioux Falls, SD 57117-6406  
 13411079 +The Bradford Exchange, Bankruptcy Department, 9333 North Milwaukee Avenue,  
 Niles, IL 60714-1303  
 13411107 +Verizon, Attn: Bankruptcy, 3900 Washington Street, Wilmington, DE 19802-2125  
 13411108 Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 25 2016 01:59:41  
 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 25 2016 01:59:14  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr E-mail/PDF: rmscedi@recoverycorp.com Oct 25 2016 01:59:43  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13411077 +E-mail/Text: EBNProcessing@afni.com Oct 25 2016 01:45:18 AFNI, Attn: Bankruptcy,  
 P.O. Box 3097, Bloomington, IL 61702-3097  
 13440002 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 25 2016 01:59:14  
 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093,  
 Oklahoma City, OK 73126-9093  
 13411082 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 25 2016 01:59:00  
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347  
 13418236 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 25 2016 01:59:22  
 Capital One Auto Finance (CODB) c/o Ascension Capi, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 13411087 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Oct 25 2016 01:45:32  
 Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,  
 Pittsburgh, PA 15242-0346  
 13411094 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2016 01:59:28 LVNV Funding,  
 P.O. Box 740281, Houston, TX 77274-0281  
 13411095 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 25 2016 01:45:07 Midland Credit Management,  
 8875 Aero Drive--Suite 200, San Diego, CA 92123-2255  
 13537286 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 25 2016 01:59:14 Midland Funding LLC,  
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 13411099 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2016 01:59:06  
 Pinnacle Credit Service, P.O. Box 640, Hopkins, MN 55343-0640

District/off: 0315-2

User: jfur  
Form ID: 410

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Oct 24, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13439897	E-mail/PDF: rmscedi@recoverycorp.com Oct 25 2016 01:59:43	Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13435195	E-mail/PDF: rmscedi@recoverycorp.com Oct 25 2016 01:59:25	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13411103	+Fax: 866-311-5818 Oct 25 2016 01:57:01	SST, Inc., 4315 Pickett Road, P.O. Box 3990, Saint Joseph, MO 64503-1600
13411106	+E-mail/Text: BankruptcyNotice@upmc.edu Oct 25 2016 01:45:43	UPMC Physician Services, 1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213
		TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	RWLS IV HOLDINGS, LLC	
cr	RWLS IV Holdings, LLC c/o Acqura Loan Services	
cr*	Karen Tait, 324 Mountain Road, Uniontown, PA 15401	
13411085	##Columbia House DVD Club, P.O. Box 91601, Rantoul, IL 61866-8601	
13411105	##+Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136	
		TOTALS: 2, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor RWLS IV HOLDINGS, LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Daniel R. White on behalf of Debtor Monica B. Tobak dwhite@zeblaw.com, gianna@zeblaw.com  
Danielle Boyle-Ebersole on behalf of Creditor RWLS IV Holdings, LLC c/o Acqura Loan Services  
debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
Danielle Boyle-Ebersole on behalf of Creditor RWLS IV Holdings LLC c/o Clearspring Loan  
Services debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
Jeffrey S. Golembiewski on behalf of Creditor Karen Tait jgolembiewski@yahoo.com,  
denisegole@yahoo.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7